

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Original) A point-of-sale device comprising:
a display;
a keypad;
a communications interface; and
a computer processor in communication with the display, the keypad, and the communications interface, the computer processor configured to request location information about an employer who has issued a payroll check presented in association with a check-cashing transaction, the computer processor further configured to obtain from the keypad the employer location information and to transmit the employer location information to a remote location via the communications interface; the computer processor further configured to receive via the communications interface from a check authorization system and indication of a level of risk associated with cashing the check, the computer processor further configured to display on the display a message based at least in part on the indication.
2. (Original) The point-of-sale device of Claim 1, wherein the display is configured to display a prompt to an operator of the point-of-sale device requesting the location information about the employer.
3. (Original) The point-of-sale device of Claim 2, wherein the display is configured to display the prompt in response to a message received from the check authorization system via the communications interface.
4. (Original) A point-of-sale device comprising:
a communications interface;
an input system; and

a computer processor in communication with the communications interface and the input system, the computer processor configured to obtain from the input system location-related data about a check issuer associated with a check presented for processing and to transmit to a remote location via the communications interface information about the location-related data; the computer processor further configured to receive via the communications interface from a check authorization system an indication of a level of risk associated with processing the check.

5. (Original) The point-of-sale device of Claim 4, wherein the input system comprises at least one of a keypad, a voice recognition system, a touchscreen, an optical character reader, a scanner, a smartcard reader, and a stylus.

6. (Original) The point-of-sale device of Claim 4, wherein the information about the check issuer that the computer processor is configured to transmit comprises information about a company name associated with the check issuer.

7. (Original) The point-of-sale device of Claim 4, wherein the information about the check issuer that the computer processor is configured to transmit comprises information about a company location associated with the check issuer.

8. (Original) The point-of-sale device of Claim 4, further comprising a display, wherein the computer processor is in communication with the display and is configured to display on the display a message based at least in part on the indication.

9. (Original) The point-of-sale device of Claim 4, wherein processing the check comprises cashing the check.

10. (Original) A method of processing a check transaction, the method comprising:

obtaining at a point-of-sale device location-related data about a check issuer associated with a proposed check transaction;

transferring information about the check issuer to a remote location;
receiving at the point-of-sale device a recommendation about accepting the check transaction based at least in part on a risk assessment which is based at least in part on the information about the check issuer; and

displaying to an operator of the point-of-sale device an indication of the recommendation.

11. (Original) The method of Claim 10, wherein obtaining location-related data about the check issuer comprises reading a magnetic ink character recognition (MICR) line from the check.

12. (Original) The method of Claim 10, wherein obtaining location-related data about the check issuer comprises scanning an image of at least a portion of a check associated with the check transaction.

13. (Original) The method of Claim 12, further comprising using optical character recognition (OCR) technology to obtain information about the check issuer from the scanned image.

14. (Original) The method of Claim 10, wherein obtaining location-related data about the check issuer comprises requesting the location-related data from a presenter of a check associated with the check transaction.

15. (Original) A point-of-sale device comprising:
a communications interface;
an input system; and
a computer processor in communication with the communications interface and the input system, the computer processor configured to obtain from the input system data about a location associated with an issuer of a negotiable instrument presented in association with a financial transaction, wherein the computer processor is configured to transmit via the communications interface information about the issuer location; the computer processor further

configured to receive via the communications interface from a check authorization system an indication of a level of risk associated with the financial transaction.

16. (Original) The point-of-sale device of Claim 15, wherein the financial transaction comprises cashing a negotiable instrument.

17. (Original) The point-of-sale device of Claim 16, wherein the negotiable instrument is a money order, a traveler's check, a personal check, a corporate check, company insurance refund check, a government check, such as a tax refund check, Social Security check, payroll check, or other government-issued check, a bank check, official check, or a convenience check.

18. (Original) The point-of-sale device of Claim 15, further comprising a display, wherein the computer processor is in communication with the display and wherein the computer processor is further configured to display on the display a message based at least in part on the indication.

19. (Original) The point-of-sale device of Claim 18, wherein the display is further configured to display a prompt to an operator of the point-of-sale device requesting the data about the issuer.

20. (Original) The point-of-sale device of Claim 18, wherein the display is configured to display the prompt in response to a message received from the check authorization system via the communications interface.

21. (Original) A method of processing a financial transaction, the method comprising:

obtaining at a point-of-sale device location-related data about an issuer of a negotiable instrument associated with a proposed financial transaction;
transferring information about the issuer to a remote location; and

receiving at the point-of-sale device a recommendation about accepting the financial transaction based at least in part on a risk assessment which is based at least in part on the information about the issuer.

22. (Currently Amended) The method of Claim 21, further comprising displaying to an operator of the point-of-sale device an indication of the recommendation.

23. (Original) A system for processing a financial transaction, the system comprising:

means for obtaining at a point-of-sale device location-related data about an issuer of a negotiable instrument associated with a proposed financial transaction;

means for transferring information about the issuer to a remote location; and

means for receiving at the point-of-sale device a recommendation about accepting the financial transaction based at least in part on a risk assessment which is based at least in part on the information about the issuer.

24. (Original) The system of Claim 23, further comprising means for displaying to an operator of the point-of-sale device an indication of the recommendation.